



दि न्यू इंडिया एश्योरन्स कंपनी लिमिटेड

THE NEW INDIA ASSURANCE COMPANY LTD.

पंजीकृत एवं प्रधान कार्यालय : न्यू इंडिया एश्योरन्स बिल्डिंग, 87, महात्मा गांधी मार्ग, फोर्ट, मुंबई - 400 001.

Regd & Head Office : New India Assurance Bldg., 87, M.G. Road, Fort, Mumbai - 400 001.

CIN No. L66000MH1919GOI000526

Phone : 022-22708100
22708400

Website : www.newindia.co.in

Ref. No.: NIACL/CMD_BoardSectt/2021-22

August 13, 2021

To,

The Manager
Listing Department
BSE Limited
PhirozeJeejeebhoy Tower
Dalal Street
Mumbai 400 001

The Manager
Listing Department
The National Stock Exchange of India Ltd.
Exchange Plaza, 5th floor, Plot C/1,
G Block, Bandra-Kurla Complex
Mumbai 400 051

Scrip Code: (BSE – 540769/NSE – NIACL)

Dear Sir/Madam,

Sub: Investor Presentation

Investor Presentation for the quarter ended 30th June, 2021, uploaded for your kind information and records.

The above information is being made available on the Company's website www.newindia.co.in

Yours Sincerely,

For The New India Assurance Company Limited



Jayashree Nair
Company Secretary & Chief Compliance Officer



NEW INDIA ASSURANCE

दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड
The New India Assurance Co. Ltd



Overview

Largest general insurance company in India with an established brand, expansive multi-channel distribution network and strong international presence

#1 in India

in terms of net worth, domestic gross direct premium, highest number of offices and maximum number of claims settled.

102 years of operations

Incorporated in 1919

AAA(Stable) by CRISIL

~30 million policies

issued in FY2021 across all product segments

2,200+ offices in India

across 29 states and 7 union territories

Presence in 28 countries

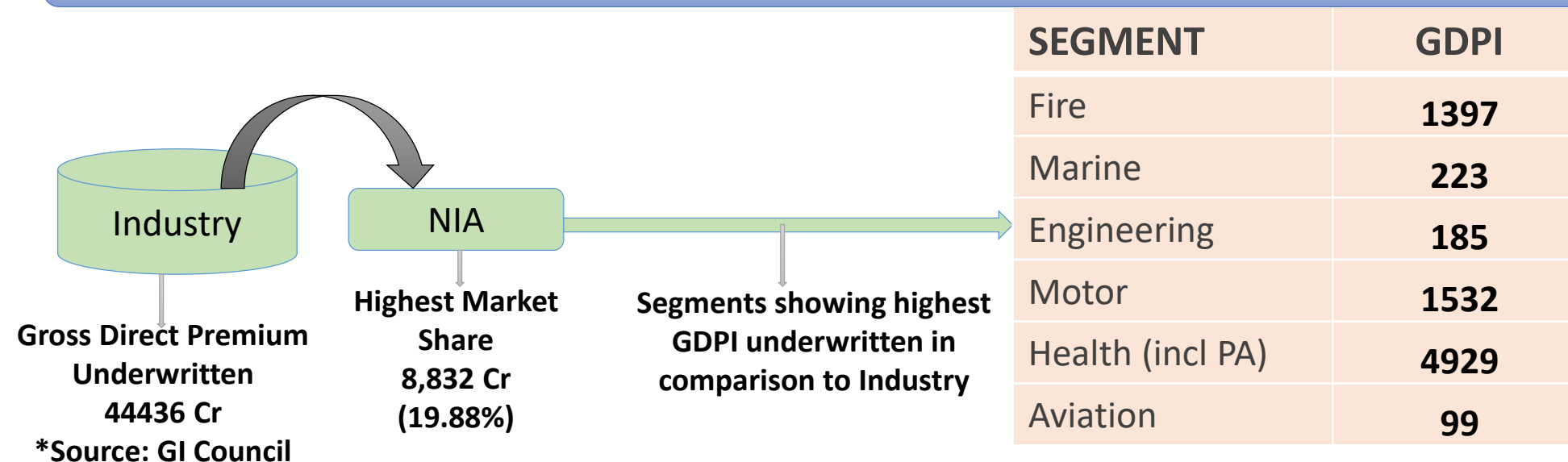
through international branches, agency offices and subsidiaries, including a box at Lloyd's, London

Overview

Amount in Crores

Leaders in Segment Wise Performance in terms of Gross Direct Premium Income Underwritten for the Quarter ended June 2021

Market leader in most major segments



Future Strategy

Increasing return on equity

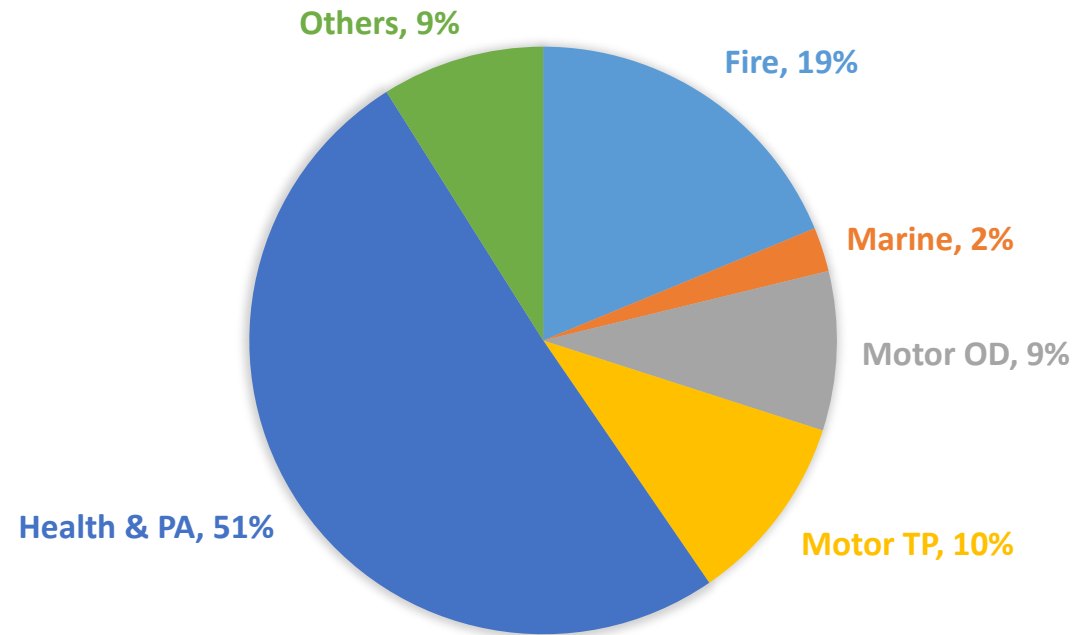
Maintain/Increase market share and leverage benefits of economies of scale driven by growth

Rationalisation of operating offices, Maintaining healthy solvency margin, Increasing Digital penetration

Leverage technology to drive customer satisfaction, profitability and growth

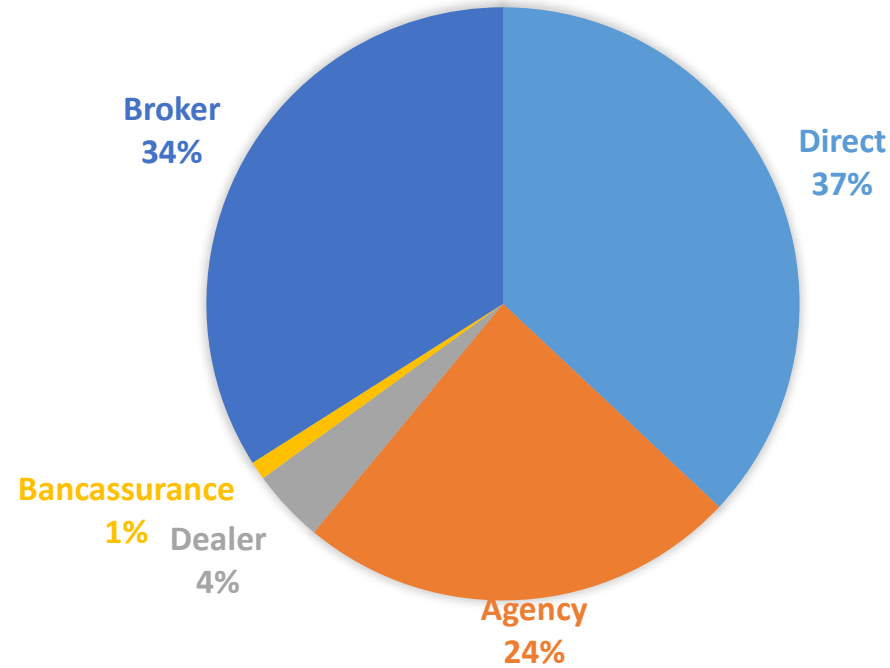
Business Mix – GWP Q1 FY 21-22

Gross Written Premium 9718 Cr



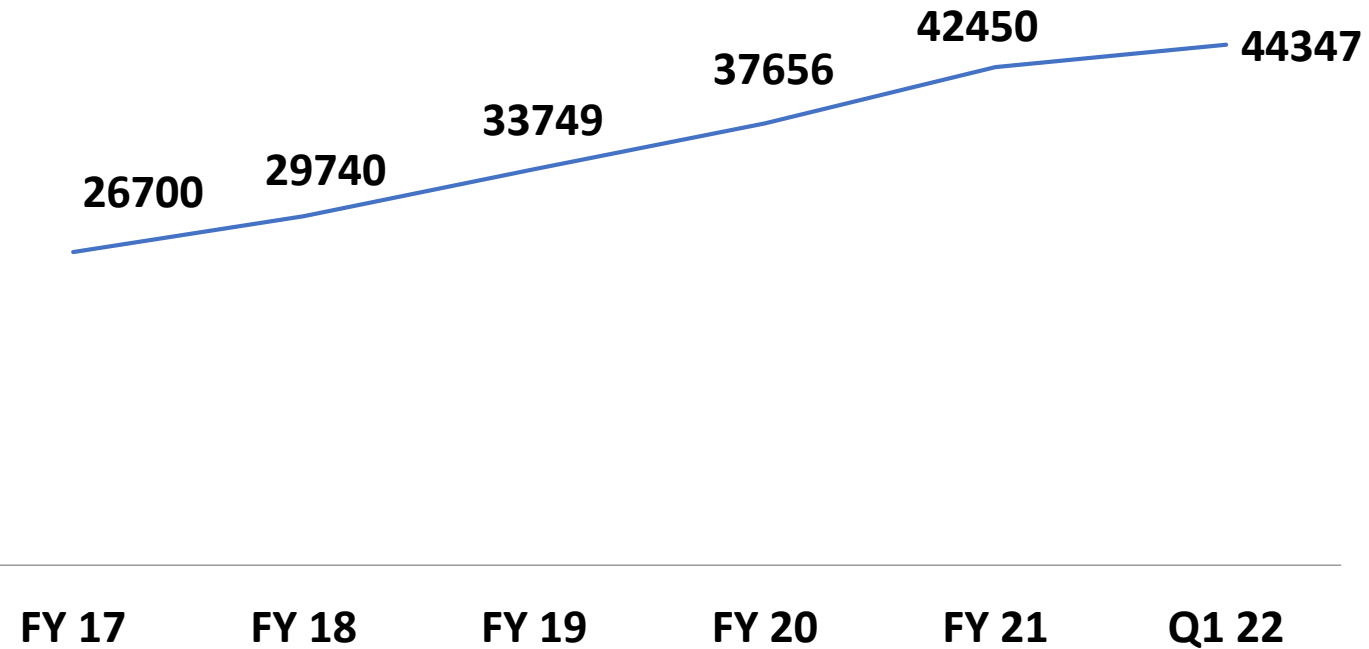
Distribution Mix – Indian Business Q1 FY 21-22

Channel Mix



Leadership
& Beyond...

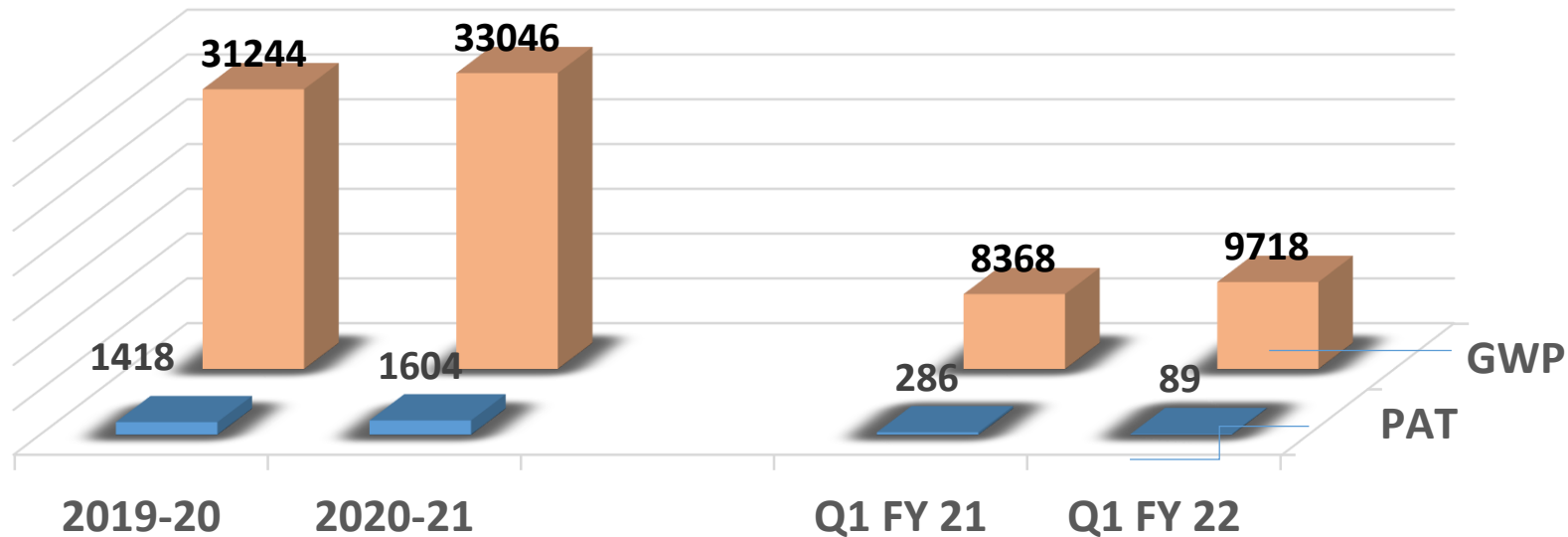
Movement in Technical Reserves (Cr)



Financial Snapshot

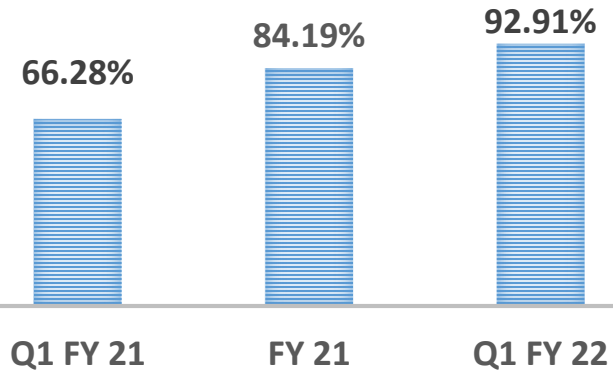
Amount in Crores

GWP- Gross Written Premium
 PAT- Profit after Tax

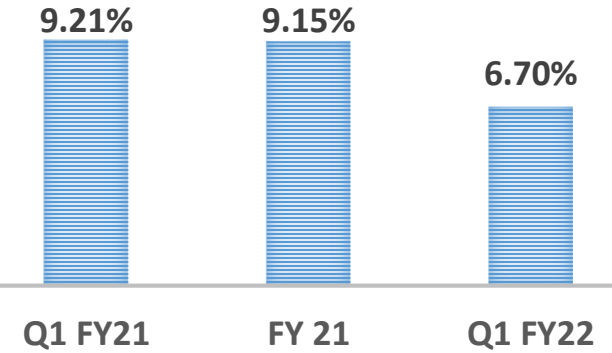


Key Ratios

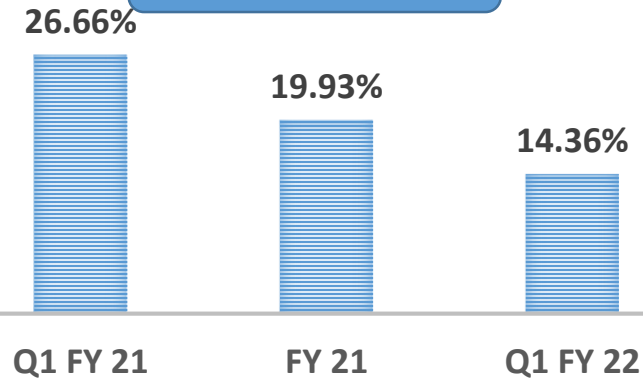
Incurred Claims Ratio



Commission Ratio

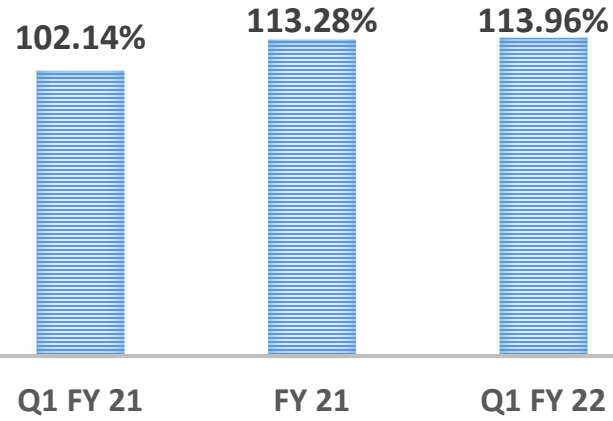


Expense Ratio

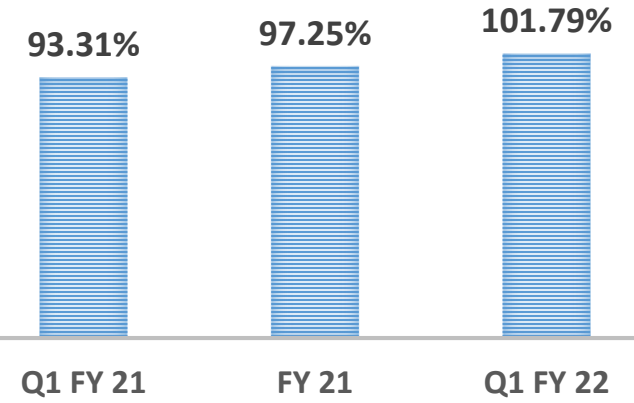


Key Ratios

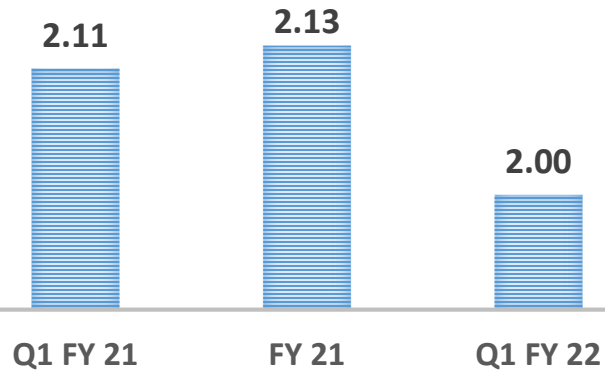
Combined Ratio



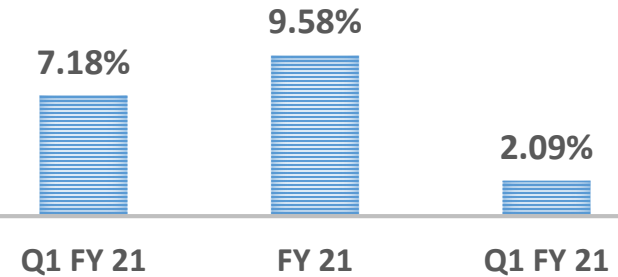
Adjusted Combined Ratio



Solvency Ratio



ROE



Segment Information

GWP	For Q1 2021-22 (in crores)	For Q1 2020-21 (in crores)	YoY %
Fire	1824	1927	-5.34
Marine	236	199	18.59
Motor OD	851	923	-7.80
Motor TP	1018	1154	-11.79
Health including Personal Accident	4919	3422	43.75
*Others	870	743	17.09
Total	9718	8368	16.13

ICR %	For Q1 2021-22	For Q1 2020-21
Fire	49.35	116.12
Marine	59.74	35.44
Motor OD	78.83	50.30
Motor TP	71.76	60.33
Health including Personal Accident	128.05	55.51
*Others	20.10	105.71
Total	92.91	66.28

* Crop has been included in 'Others'

Comments of Mr. Atul Sahai, CMD

“Q1FY22 has been one of the most challenging quarters in recent times for the entire general insurance industry and New India was no different. The 2nd wave of COVID-19 pandemic was at its peak during this quarter. New India Assurance paid about 1,205 Cr as COVID-19 related health claims in the quarter. The spurt in Health loss ratio impacted the overall numbers though it was partially offset by better performance by the remaining lines. The impact of the pandemic has reduced in the second quarter. However, the threat of third wave continues to loom large. Adjusted for the COVID-19 related claims the company has performed well in all operating parameters. On the business front, the top line growth has been healthy, and the company continued to gain market share during the period maintaining market leadership. I would like to appreciate the exemplary effort put in by all the operating offices to settle the COVID-19 claims quickly and efficiently.”



About Us

The New India Assurance Company Ltd, founded by Sir Dorabji Tata in 1919, a Multinational General Insurance Company, today operates in 28 countries and headquartered at Mumbai, India.

The Company has been market leaders in India in Non – Life business since nationalization.

First General Insurance Company to establish operations in Gujarat International Finance Tec-City in Gujarat.

For further information please contact:

Titus Francis (CFO)

The New India Assurance Company Ltd

Email: cfo@newindia.co.in

